

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Joseph Collora
Julia Collora
DebtorsCase No. 14-11654-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: ChrissyW
Form ID: 3180WPage 1 of 2
Total Noticed: 10

Date Rcvd: Jan 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2018.

db/jdb +Joseph Collora, Julia Collora, 1860 4th Street, Langhorne, PA 19047-1722
13414405 +Select Portfolio Servicing, 3815 South West Temple, Suite 2000,
Salt Lake City, UT 84115-4412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov Jan 11 2018 02:15:12 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 11 2018 02:14:47
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 11 2018 02:15:10 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13268078 EDI: AIS.COM Jan 11 2018 02:03:00 American InfoSource LP as agent for,
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
13311116 EDI: RECOVERYCORP.COM Jan 11 2018 02:03:00 Bureaus Investment Group Portfolio No 15 LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13260832 EDI: Q3G.COM Jan 11 2018 02:03:00 Quantum3 Group LLC as agent for, Galaxy Portfolios LLC,
PO Box 788, Kirkland, WA 98083-0788
13286229 EDI: DRIV.COM Jan 11 2018 02:03:00 Santander Consumer USA, P.O. Box 560284,
Dallas, TX 75356-0284
13839669 +E-mail/Text: jennifer.chacon@spservicing.com Jan 11 2018 02:15:31 U.S. Bank, N.A. et al,
c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2018 at the address(es) listed below:

DANIELLE BOYLE-EBERSOLE on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2006-HE9, Asset-Backed Certificates Series 2006-HE9 debersole@hoflawgroup.com, bbleming@hoflawgroup.com
DANIELLE BOYLE-EBERSOLE on behalf of Creditor U.S. Bank N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2006-HE9, Asset-Backed Certificates Series 2006-HE9 debersole@hoflawgroup.com, bbleming@hoflawgroup.com
ELLIS B. KLEIN on behalf of Debtor Joseph Collora ykassoc@gmail.com, ykaecf@gmail.com, ebklein.ykabk@gmail.com, paullawyers@gmail.com, pyoung@ykalaw.com
ELLIS B. KLEIN on behalf of Joint Debtor Julia Collora ykassoc@gmail.com, ykaecf@gmail.com, ebklein.ykabk@gmail.com, paullawyers@gmail.com, pyoung@ykalaw.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2006-HE9, Asset-Backed Certificates Series 2006-HE9 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2006-HE9, Asset-Backed Certificates Series 2006-HE9 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

PAUL H. YOUNG on behalf of Debtor Joseph Collora support@ymalaw.com, ykaecf@gmail.com, paullawyers@gmail.com, pyoung@ymalaw.com
PAUL H. YOUNG on behalf of Joint Debtor Julia Collora support@ymalaw.com, ykaecf@gmail.com, paullawyers@gmail.com, pyoung@ymalaw.com
STEPHEN M HLADIK on behalf of Creditor U.S. Bank N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2006-HE9, Asset-Backed Certificates Series 2006-HE9 shladik@hoflawgroup.com, debersole@hoflawgroup.com
THOMAS I. PULEO on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2006-HE9, Asset-Backed Certificates Series 2006-HE9 tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM EDWARD MILLER on behalf of Creditor U.S. Bank N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2006-HE9, Asset-Backed Certificates Series 2006-HE9 wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 14

Information to identify the case:		
Debtor 1	Joseph Collora	Social Security number or ITIN xxx-xx-4801
	First Name Middle Name Last Name	EIN --
Debtor 2	Julia Collora	Social Security number or ITIN xxx-xx-0722
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 14-11654-amc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph Collora

Julia Collora

1/10/18

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.